CONFIRMATION OF COVER – CRUISES

This document confirms that all policies sold by Insure & Escape provide cover for a cruise as standard.

Standard cover includes:

- on board emergency medical costs[1]
- the costs of repatriation (emergency evacuation) where medically necessary[2]
- disruption due to Coronavirus[3]

Optional 'Cruise Cover' adds on:

- Unused Excursions cover
- Missed Port cover
- Confinement To Cabin cover

The cover highlighted in this document is selected to clarify cover for customers taking a cruise.

For a full overview of your cover including cancellation, curtailment, baggage and more please refer to the schedule of benefits in your policy wording.

All cover is subject to the terms and conditions found in your policy wording, cover levels vary based on the cover level you have chosen.

[1] The intention of your cover is to pay for emergency medical/surgical/dental treatment only and not for treatment or surgery that can be reasonably delayed until your return home. All policies include £10 million of Emergency Medical expenses cover.

[2] With the prior authorisation of our Emergency Medical Assistance Service only.

[3] Find further details of what we cover at https://www.insureandescape.co.uk/coronavirus_cover.php